

**What is Claimed is:**

1. A method of making an electronic currency value available to a user, the method comprising the steps of:  
verifying the identity of the user via a portable communications device;  
identifying a currency value which is accessible to the user via the portable communications device.
2. A method according to claim 1, wherein the step of identifying a currency value requires prior verification of the user's identity.
3. A method according to claim 1, further comprising the step of:  
storing the currency value in a storage medium provided in the portable communications device.
4. Apparatus for accessing electronic currency, the apparatus comprising:  
user verification means for verifying the identity of a user;  
data processing means for responding to user instructions;  
means for communicating user instructions to the data processing means; and  
a portable communications facility for sending and receiving data.
5. Apparatus according to claim 4, wherein the user verification means comprises a biometrics recognition device.

6. Apparatus according to claim 4, further comprising data storage means for storing certificated electronic currency values.

7. Apparatus according to claim 4, wherein the data processing means includes means for encrypting and/or decrypting data.

8. Apparatus according to claim 4, wherein the portable communications facility is connectable in data communication with a mobile telephony network.

9. Apparatus according to claim 4, further comprising a local data communications facility.

10. A mobile communications device for allowing a user to access electronic currency, the device comprising:

user verification means for verifying the identity of a user;

data processing means for responding to user instructions;

means for communicating user instructions to the data processing means; and

a portable communications facility for sending and receiving data.

11. A mobile communications device according to claim 10, wherein the user verification means comprises a biometrics recognition device.

12. A mobile communications device according to claim 10, further comprising data storage means for storing certificated electronic currency values.

13. A mobile communications device according to claim 10, wherein the data processing means includes means for encrypting and/or decrypting data.
14. A mobile communications device according to claim 10, wherein the portable communications facility is connectable in data communication with a mobile telephony network.
15. A method of securely storing electronic currency values, the method comprising the steps of:
- obtaining a biometrics identifier from a user;
  - generating a request for a certificated currency value;
  - sending the request to a certified currency issuer;
  - obtaining a certified currency value from the issuer;
  - encrypting the certified currency value in a manner dependent at least in part on the biometrics identifier; and
  - storing the encrypted certified currency value.